Certificate Number: 12433-MD-DE-020327258

Bankruptcy Case Number: 12-30722



12433-MD-DE-020327258

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 22, 2013, at 6:34 o'clock AM EST, Aaron H. Kelly completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: February 22, 2013 By: /s/Claire Belford

Name: Claire Belford

FFB 2 2 2013 Title: Counselor